

Certificate Number: 05781-PAW-DE-034777774

Bankruptcy Case Number: 15-22761



05781-PAW-DE-034777774

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 15, 2020, at 4:04 o'clock PM PDT, Melissa Rubero-howell completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: August 15, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President